

Form 148 – ntedsmcs

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 19-27797-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Prakash V. Rao  
aka Prakash V.N Rao  
6 Breezy Court  
Scotch Plains, NJ 07076

Bhavani P. Rao  
aka Bhavani Parkash Rao  
6 Breezy Court  
Scotch Plains, NJ 07076

Social Security No.:

xxx-xx-8460

xxx-xx-1327

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case  
as to the:

Debtor and Joint Debtor was entered on December 5, 2019.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (5) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: December 6, 2019

JAN: slm

Jeanne Naughton  
Clerk

## Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Prakash V. Rao  
Bhavani P. Rao  
DebtorsCase No. 19-27797-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 148Page 1 of 2  
Total Noticed: 37

Date Rcvd: Dec 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2019.

db/jdb  
cr +Prakash V. Rao, Bhavani P. Rao, 6 Breezy Court, Scotch Plains, NJ 07076-2434  
+ALDRIDGE PITE, LLP, Attn: Jenelle C. Arnold, ALDRIDGE PITE, LLP,  
4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921  
cr +Thrift Investment Corporation, 720 King George's Post Road P.O. Box 538,  
Fords, NJ 08863-0538, UNITED STATES 08863-0538  
518465354 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, 201 Little Falls Drive,  
Wilmington, DE 19808)  
518465357 +Attorney General of the United States, Department of Justice,  
Constitution Ave and 10th St. NW, Washington, DC 20530-0001  
518465359 +Bank Of America, N.A., 4909 Savarese Circle, Tampa, FL 33634-2413  
518465360 +Capstone Tax Consulting, Inc., 7878 Wadsworth Blvd, Suite 100, Arvada, CO 80003-2121  
518585030 Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027  
518529251 +Cullen and Dykman, LLP, 433 Hackensack Avenue, 12th Floor, Hackensack, NJ 07601-8309  
518465362 +Daniel Eichhorn Esq, Cullen & Dykman LLP, 433 Hackensack Ave, Hackensack, NJ 07601-6452  
518465365 +Exxonmobil/cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
518512267 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,  
c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,  
Boca Raton, FL 33487-2853  
518465368 +KML Law Group, PC, 216 Haddon Ave, Suite 406, Collingswood, NJ 08108-2812  
518465369 M+T Bank, PO Box 619063, Dallas, TX 75261-9063  
518465370 New Jersey Attorney General Office, Division of Law, Richard J. Hughes Justice Complex,  
25 Market Street, P.O. Box 112, Trenton, NJ 08625-0112  
518465372 Office of Chief Counsel, Internal Revenue Service, SB/SE Division Counsel,  
One Newark Center, Suite 1500, Newark, NJ 07102-5224  
518465371 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: New Jersey Division of Taxation,  
Compliance and Enforcement - Bankruptcy, 50 Barrack Street, 9th Floor, P.O. Box 245,  
Trenton, NJ 08695-0267)  
518465373 +Sears/cbna, Po Box 6217, Sioux Falls, SD 57117-6217  
518465374 +Sunnova Asset Portfolio LLC, 20 Greenway Plaza, Suite 475, Houston, TX 77046-2015  
518465375 +Thrift Investment Corp, 720 King George Post Rd, Fords, NJ 08863-1985  
518569387 +Thrift Investment Corporation, 720 King George's Post Rd, PO Box 538, Fords, NJ 08863-0538

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 06 2019 23:54:22 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 06 2019 23:54:21 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
518490411 EDI: HNDA.COM Dec 07 2019 04:53:00 American Honda Finance Corporation,  
National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088  
518551180 EDI: BECKLEE.COM Dec 07 2019 04:53:00 American Express National Bank,  
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
518465356 +EDI: AMEREXPR.COM Dec 07 2019 04:53:00 Amex, P.O. Box 981537, El Paso, TX 79998-1537  
518465358 EDI: BANKAMER.COM Dec 07 2019 04:53:00 Bank Of America, Po Box 982238,  
El Paso, TX 79998  
518546000 +EDI: BANKAMER.COM Dec 07 2019 04:53:00 Bank of America, N.A., P.O. Box 31785,  
Tampa, FL 33631-3785  
518465361 +EDI: CITICORP.COM Dec 07 2019 04:53:00 Citicards Cbna, Po Box 6217,  
Sioux Falls, SD 57117-6217  
518479680 EDI: DISCOVER.COM Dec 07 2019 04:53:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025  
518465363 +EDI: DISCOVER.COM Dec 07 2019 04:53:00 Discover Fin Svcs Llc, Pob 15316,  
Wilmington, DE 19850-5316  
518465364 EDI: IRS.COM Dec 07 2019 04:53:00 District Director of the IRS, 955 S. Springfield Avenue,  
Springfield, NJ 07081  
518465367 +EDI: CHASE.COM Dec 07 2019 04:53:00 Jpmcb Card, Po Box 15298, Wilmington, DE 19850-5298  
518579020 E-mail/PDF: resurgentbknofications@resurgent.com Dec 07 2019 00:09:42 LVNV Funding, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
518567389 E-mail/Text: camanagement@mtb.com Dec 06 2019 23:54:17 M&T Bank, PO Box 840,  
Buffalo, NY 14240  
518465376 +E-mail/Text: usanj.njbankr@usdoj.gov Dec 06 2019 23:54:22 United States Attorney\*,  
For Internal Revenue Service), 970 Broad Street, 5th Floor, Newark, NJ 07102-2527  
518572274 +EDI: AIS.COM Dec 07 2019 04:53:00 Verizon, by American InfoSource as agent,  
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 16

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User: admin  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518465355\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, 201 Little Falls Dr,  
Wilmington, DE 19808)  
518465366\* +Internal Revenue Service\*, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 08, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2019 at the address(es) listed below:

Bruce C. Truesdale on behalf of Joint Debtor Bhavani P. Rao brucectruesdalepc@gmail.com,  
bctpccef@gmail.com/r49787@notify.bestcase.com  
Bruce C. Truesdale on behalf of Debtor Prakash V. Rao brucectruesdalepc@gmail.com,  
bctpccef@gmail.com/r49787@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
John R. Morton, Jr. on behalf of Creditor Thrift Investment Corporation  
ecfmail@mortoncraig.com, mortoncraigcef@gmail.com  
Kevin Gordon McDonald on behalf of Creditor M&T Bank kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7